



Bank Holding Company Performance Report June 30, 2022—FR BHCPR

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construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

BHC Name [DIME COMMUNITY BANCSHARES, INC.](#)

City/State [HAUPPAUGE, NY](#)

Bank Holding Company Information

Federal Reserve District: [2](#)

Consolidated Assets (\$000): [12,342,840](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[DIME COMMUNITY BANCSHARES, INC.](#)
[898 VETERAN'S MEMORIAL HIGHWAY](#)
[HAUPPAUGE, NY 11788](#)

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Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	179,522	175,670	359,016	169,410	158,228	2.19	201.03
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	179,282	175,399	358,500	168,665	157,248	2.21	202.44
Tax-exempt income on loans and leases.....	240	271	516	745	980	-11.44	-32.58
Estimated tax benefit on income on loans and leases.....	95						-50.14
Income on loans and leases (tax equivalent).....	179,617						200.23
Investment interest income (tax equivalent).....	14,243						24.85
Interest on balances due from depository institutions.....	436	164	644	673	1,697	165.85	272.65
Interest income on other earning assets.....	673	1,816	2,332	1,541	1,535	-62.94	-15.35
Total interest income (tax equivalent)	194,969						170.24
Interest on time deposits of \$250K or more	530	1,968	2,935	2,163	2,269	-73.07	-0.38
Interest on time deposits < \$250K.....	1,483	2,935	4,718	2,381	3,503	-49.47	133.54
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	4,249	5,198	8,874	10,435	23,687	-18.26	26.35
Interest on other borrowings and trading liabilities.....	437	5,960	10,490	8,472	9,879	-92.67	-87.14
Interest on subordinated debt and mandatory convertible securities	5,509						142.69
Total interest expense.....	12,208	16,061	27,017	23,451	39,338	-23.99	19.72
Net interest income (tax equivalent).....	182,761						195.02
Non-interest income.....	19,107	20,793	40,511	16,036	25,039	-8.11	122.93
Adjusted operating income (tax equivalent)	201,868						186.26
Overhead expense.....	101,506	137,526	244,949	113,115	95,992	-26.19	146.12
Provision for credit losses.....	-1,548	11,531	6,212	11,500	5,700		
Securities gains (losses)	0	1,207	1,207	3,525	201	-100.00	
Other tax equivalent adjustments	1,257						107.77
Pretax net operating income (tax equivalent).....	103,167						266.71
Applicable income taxes	28,754	13,794	44,170	13,685	14,060	108.45	225.97
Tax equivalent adjustments	1,397						7.46
Applicable income taxes (tax equivalent).....	30,151						197.91
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	73,016	30,244	103,996	42,042	51,691	141.42	305.37
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	73,016	30,244	103,996	42,042	51,691	141.42	305.37
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	73,016	30,244	103,996	42,042	51,691	141.42	305.37
Investment securities income (tax equivalent).....	14,243						24.85
US Treasury and agency securities (excluding mortgage-backed securities)	1,447	643	2,024	365	465	125.04	140.77
Mortgage-backed securities	9,464	6,562	15,432	8,955	15,366	44.22	26.46
All other securities	3,332						0.26
Cash dividends declared.....	22,371	18,780	51,597	19,197	18,420	19.12	145.75
Common	18,728	15,136	44,311	19,197	18,420	23.73	105.73
Preferred.....	3,643	3,644	7,286	0	0	-0.03	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Average Assets															
Interest income (tax equivalent)	3.19	2.90	70		2.92			2.85			3.53			4.19	
Less: Interest expense	0.20	0.22	51	0.27	0.25	65	0.22	0.23	59	0.40	0.54	33	0.83	0.95	38
Equals: Net interest income (tax equivalent)	2.99	2.67	73		2.65			2.60			2.96			3.21	
Plus: Non-interest income	0.31	0.96	10	0.36	1.11	11	0.33	1.04	10	0.27	0.98	11	0.53	0.90	27
Equals: adjusted operating income (tax equivalent)	3.31	3.67	29		3.82			3.70			3.96			4.16	
Less: Overhead expense	1.66	2.17	15	2.35	2.24	62	2.02	2.17	40	1.93	2.48	22	2.03	2.59	21
Less: Provision for credit losses	-0.03	0.09	18	0.20	-0.15	96	0.05	-0.09	84	0.20	0.38	19	0.12	0.12	57
Plus: Realized gains (losses) on held-to-maturities securities	0	0	48	0	0	50	0	0	49	0	0	48	0	0	48
Plus: Realized gains (losses) on available-for-sale securities	0	0	44	0.02	0.01	82	0.01	0.01	75	0.06	0.02	84	0	0.01	62
Plus: other tax equivalent adjustments	0.02	0	96		0			0			0		0		0
Equals: Pretax net operating income (tax equivalent)	1.69	1.40	77		1.79			1.66			1.22			1.53	
Less: Applicable income taxes (tax equivalent)	0.49	0.33	91		0.41			0.38			0.27			0.35	
Less: Minority interest	0	0	44	0	0	41	0	0	40	0	0	45	0	0	45
Equals: Net operating income	1.20	1.06	66	0.52	1.36	5	0.86	1.26	11	0.72	0.97	25	1.09	1.19	38
Plus: Net extraordinary items	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	1.20	1.06	66	0.52	1.35	5	0.86	1.26	11	0.72	0.97	25	1.09	1.19	37
Memo: Net income (last four quarters)	1.19	1.12	62	0.58	1.25	9	0.86	1.26	11	0.72	0.97	25	1.09	1.19	36
Net income-BHC and noncontrolling (minority) interest	1.20	1.07	66	0.52	1.37	3	0.86	1.27	9	0.72	0.97	25	1.09	1.19	37
Margin Analysis															
Average earning assets / Average assets	93.48	92.97	57	94.19	93.15	63	93.79	93.08	58	92.48	93.47	35	91.89	93.22	34
Average interest-bearing funds / Average assets	56.49	60.12	33	54.25	62.32	18	54.36	61.99	19	54.09	68.25	9	59.52	70.66	13
Interest income (tax equivalent) / Average earning assets	3.42	3.12	70		3.14			3.06			3.78			4.49	
Interest expense / Average earning assets	0.21	0.24	51	0.29	0.27	65	0.24	0.25	58	0.43	0.57	33	0.91	1.02	40
Net interest income (tax equivalent) / Average earning assets	3.20	2.88	71		2.85			2.80			3.17			3.45	
Yield or Cost															
Total loans and leases (tax equivalent)	3.84	4.01	41		4.05			4.01			4.28			4.98	
Interest-bearing bank balances	0.29	0.42	14	0.04	0.11	6	0.09	0.14	9	0.17	0.32	12	2.38	2.26	65
Federal funds sold and reverse repos		0.58			0.26			0.25			0.43			2.02	
Trading assets	0	0.52	26		0.42			0.45			0.80			0.49	
Total earning assets	3.41	3.09	72	3.40	3.11	66	3.39	3.04	72	3.40	3.80	17	4.18	4.47	29
Investment securities (tax equivalent)	1.66	1.85	30		1.80			1.77			2.32			2.74	
US Treasury and agency securities (excluding mortgage-backed securities)	0.86	1.22	24	0.62	1.28	17	0.75	1.14	26	1.33	1.87	26	1.61	2.54	12
Mortgage-backed securities	1.61	1.78	34	1.54	1.56	48	1.47	1.57	43	2.06	2.05	54	2.48	2.54	44
All other securities	3.50	2.82	79		2.91			2.81			3.24			3.80	
Interest-bearing deposits	0.13	0.20	42	0.23	0.24	56	0.18	0.21	51	0.36	0.62	15	0.89	1.13	27
Time deposits of \$250K or more	0.52	0.50	55	1.36	0.76	91	1.11	0.66	88	1.72	1.60	60	1.81	2.13	20
Time deposits < \$250K	0.45	0.44	58	0.78	0.72	59	0.64	0.62	58	1.37	1.49	34	2.09	1.91	63
Other domestic deposits	0.15	0.17	54	0.21	0.17	71	0.17	0.15	64	0.42	0.36	66	1.13	0.86	73
Foreign deposits		0.25			0.12			0.14			1.24			2.53	
Federal funds purchased and repos	0.01	0.36	9	0.06	0.19	23	0.06	0.17	30	0.92	0.37	86	1.88	1.23	75
Other borrowed funds and trading liabilities	0.46	1.24	14	0	1.31	3	0	1.27	2	0	0.55	27	0	1.03	24
All interest-bearing funds	0.35	0.36	56	0.51	0.40	68	0.41	0.37	66	0.74	0.79	46	1.40	1.34	55

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021		12/31/2021		12/31/2020		12/31/2019							
Non-interest Income and Expenses															
Total non-interest income	19,107		20,793		40,511		16,036		25,039						
Fiduciary activities income	0		0		0		1		2						
Service charges on deposit accounts - domestic	3,660		2,344		5,165		3,462		5,197						
Trading revenue.....	1,691		0		0		0		0						
Investment banking fees and commissions.....	592		0		0		0		0						
Insurance activities revenue.....	0		0		0		0		0						
Venture capital revenue.....	0														
Net servicing fees	160		543		1,004		499		432						
Net securitization income	0														
Net gains (losses) on sales of loans, OREO, other assets.....	1,303		22,586		25,288		3,884		1,931						
Other non-interest income.....	11,701		-4,972		7,614		8,115		17,385						
Total overhead expenses	101,506		137,526		244,949		113,115		95,992						
Personnel expense.....	61,481		68,188		126,083		67,159		56,244						
Net occupancy expense.....	14,759		14,936		30,347		15,698		15,395						
Goodwill impairment losses	0		0		0		0		0						
Amortization expenses and impairment loss (other intangible assets).....	1,016		1,192		2,622		656		787						
Other operating expenses.....	24,250		53,210		85,897		29,602		23,566						
Fee income on mutual funds and annuities.....	114		0		0		0		0						
Memoranda															
Assets under management in proprietary mutual funds and annuities.....	0		0		0		0		0						
Number of equivalent employees	815		809		802		502		496						
Average personnel expense per employee.....	75.44		84.29		157.21		133.78		113.40						
Average assets per employee.....	14,986.37		14,461.78		15,084.32		11,687.89		9,525.43						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0.60	2.35	33	0	2.15	10	0	2.17	11	0	0.51	36	0	0.66	35
Overhead expenses / Net Interest Income + non-interest income	50.32	59.40	15	71.67	59.03	90	61.53	59.28	54	63.97	61.22	64	57.40	61.79	31
Percent of Average Assets															
Total overhead expense	1.66	2.17	15	2.35	2.24	62	2.02	2.17	40	1.93	2.48	22	2.03	2.59	21
Personnel expense.....	1.01	1.20	25	1.17	1.25	38	1.04	1.21	29	1.14	1.42	26	1.19	1.50	23
Net occupancy expense.....	0.24	0.22	60	0.26	0.24	59	0.25	0.23	63	0.27	0.30	39	0.33	0.32	57
Other operating expenses.....	0.41	0.72	7	0.93	0.73	81	0.73	0.72	64	0.52	0.73	18	0.52	0.76	18
Overhead less non-interest income	1.35	1.19	60	2	1.10	95	1.69	1.10	93	1.65	1.44	67	1.50	1.65	34
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	50.28	58.92	15		58.45			58.83			58.93			59.91	
Personnel expense.....	30.46	32.65	34		33.10			32.93			33.88			34.17	
Net occupancy expense.....	7.31	6.14	69		6.33			6.23			7.04			7.50	
Other operating expenses.....	12.52	19.36	5		18.60			19.18			17.57			17.93	
Total non-interest income	9.47	25.40	10		28.18			27.67			23.45			19.83	
Fiduciary activities income	0	2.23	13		2.24			2.20			1.45			1.61	
Service charges on domestic deposit accounts	1.81	3.45	25		3.19			3.27			2.67			3.21	
Trading revenue.....	0.84	0.45	74		0.72			0.62			0.10			0.07	
Investment banking fees and commissions.....	0.29	2.25	24		2.52			2.58			1.03			0.91	
Insurance activities revenue.....	0	0.36	13		0.37			0.36			0.41			0.37	
Venture capital revenue.....	0	0.01	46		0.02			0.04			0			0	
Net servicing fees	0.08	1.38	30		0.55			0.60			0			0.22	
Net securitization income	0	0	47		0.01			0.01			0			0	
Net gain (loss) - sales of loans, OREO, and other assets	0.65	1.51	42		3.83			3.30			5.55			2.27	
Other non-interest income.....	5.80	9.09	33		9.26			9.27			7.76			7.41	
Overhead less non-interest income	40.82	32.73	73		29.94			30.52			34.63			39.47	
Applicable income taxes / Pretax net operating income (tax equivalent).....	27.87	21.22	93		21.54			21.18			20.30			21.51	
Applicable income tax + TE / Pretax net operating income + TE	29.23	23.38	93		23.10			22.67			22.51			23.31	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change
		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year
Real estate loans	8,689,621	8,207,588	8,299,697	3,143,937	3,049,485	5.87	283.87
Commercial and industrial loans	958,463	1,341,959	930,854	1,479,355	617,297	-28.58	86.10
Loans to individuals	10,055	22,756	16,165	22,534	24,370	-55.81	-38.26
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	0	0	0	0	0		
Other loans and leases	3,298	0	0	0	0		147.60
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	9,661,437	9,575,966	9,250,154	4,650,188	3,692,928	0.89	245.51
Less: Allowance for loan and lease losses	79,426	92,760	83,853	44,200	32,786	-14.37	188.36
Net loans and leases	9,582,011	9,483,206	9,166,301	4,605,988	3,660,142	1.04	246.08
Debt securities that reprice or mature in over 1 year	1,535,803	1,213,146	1,698,288	454,660	639,469	26.60	59.45
Mutual funds and equity securities	0	0	0	0	0		
Subtotal	11,117,814	10,696,352	10,864,589	5,060,648	4,299,611	3.94	197.91
Interest-bearing bank balances	200,496	1,122,097	330,751	769,099	39,501	-82.13	773.35
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	51,919	48,642	44,732	81,400	132,460	6.74	-32.30
Trading assets	93,216	0	0	0	0		
Total earning assets	11,463,445	11,867,091	11,240,072	5,911,147	4,471,572	-3.40	199.18
Non-interest-bearing cash and due from depository institutions	80,991	62,086	62,971	107,729	77,693	30.45	30.22
Premises, fixed assets, and leases	108,753	123,115	115,182	78,879	77,512	-11.67	210.30
Other real estate owned	0	0	0	0	0		
Investment in unconsolidated subsidiaries	0	0	0	0	0		
Intangible and other assets	689,651	647,200	648,139	336,460	294,694	6.56	135.78
Total assets	12,342,840	12,699,492	12,066,364	6,434,215	4,921,471	-2.81	192.39
Quarterly average assets	12,204,779	12,748,592	12,420,758	6,336,146	4,785,573	-4.27	193.39
Average loans and leases (YTD)	9,354,422	9,602,256	9,483,012	4,380,231	3,442,077	-2.58	250.11
Memoranda							
Loans held-for-sale	530	29,335	5,493	52,785	12,643	-98.19	
Loans not held-for-sale	9,660,907	9,546,631	9,244,661	4,597,403	3,680,285	1.20	245.49
Real estate loans secured by 1–4 family	691,977	705,930	669,929	516,713	577,319	-1.98	45.94
Commercial real estate loans	7,996,236	7,501,232	7,629,350	2,626,792	2,471,722	6.60	346.86
Construction and land development	252,108	290,462	322,628	85,401	98,923	-13.20	209.83
Multifamily	3,654,164	3,512,980	3,357,044	900,130	812,670	4.02	567.49
Nonfarm nonresidential	4,089,964	3,697,790	3,949,678	1,641,261	1,560,129	10.61	252.39
Real estate loans secured by farmland	1,408	426	418	432	444	230.52	2370.18
Total investment securities	1,587,722	1,261,788	1,743,020	536,060	771,929	25.83	52.68
U.S. Treasury securities	231,880	167,998	244,769	0	50,822	38.03	
US agency securities (excluding mortgage-backed securities)	88,957	81,035	80,254	0	4,995	9.78	38.75
Municipal securities	35,158	41,452	38,946	65,803	75,972	-15.18	-80.56
Mortgage-backed securities	1,085,531	863,239	1,227,020	391,167	572,937	25.75	48.58
Asset-backed securities	0	0	0	23,950	23,401		-100.00
Other debt securities	146,196	108,064	152,031	55,140	43,802	35.29	253.73
Mutual funds and equity securities	0	0	0	0	0		
Available-for-sale securities	1,007,757	1,261,788	1,563,711	450,360	638,291	-20.13	20.55
U.S. Treasury securities	231,880	167,998	244,769	0	50,822	38.03	
US agency securities (excluding mortgage-backed securities)	0	81,035	80,254	0	4,995	-100.00	-100.00
Municipal securities	35,158	41,452	38,946	42,088	34,964	-15.18	-70.95
Mortgage-backed securities	599,523	863,239	1,047,711	329,182	480,307	-30.55	0.33
Asset-backed securities	0	0	0	23,950	23,401		-100.00
Other debt securities	141,196	108,064	152,031	55,140	43,802	30.66	365.53
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)	-48,095		-1,955	3,625	1,389		
Available-for-sale securities appreciation (depreciation)	-85,930	10,826	-10,384	4,373	-1,172		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	634,936	505,530	727,818	402,000	403,491	25.60	15.38

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	1,269,613	1,006,201	1,102,603	987,588	645,002	26.18	196.36
NOW, ATS and transaction accounts	231,066	255,741	189,911	129,017	54,961	-9.65	285.22
Time deposits less brokered deposits < \$250K	446,298	586,439	453,085	95,427	58,228	-23.90	
MMDA and other savings accounts	8,106,010	8,503,287	8,313,217	4,084,203	2,806,707	-4.67	245.58
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	10,052,987	10,351,668	10,058,816	5,296,235	3,564,898	-2.89	257.40
Time deposits of \$250K or more	225,253	342,242	200,113	121,785	129,648	-34.18	156.12
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	2,162	1,841	1,862	1,223	999	17.44	-95.74
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	215,790	25,000	25,000	215,000	440,626	763.16	-61.62
Other borrowings w/remaining maturity over 1 year	0	0	0	0	40,351		-100.00
Brokered deposits < \$250K	287,761	372,283	200,045	71,233	120,101	-22.70	81.17
Noncore funding	730,966	741,366	427,020	409,241	731,725	-1.40	-15.15
Trading liabilities	93,216	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	200,327	197,188	197,096	79,059	78,920	1.59	154.96
Other liabilities	124,703	204,875	190,693	131,730	48,655	-39.13	282.00
Total liabilities	11,202,199	11,495,097	10,873,625	5,916,265	4,424,198	-2.55	195.92
Equity Capital							
Perpetual preferred stock (including surplus)	116,569	116,690	116,569	0	0	-0.10	
Common stock	416	416	416	199	199	0.00	111.17
Common surplus	495,266	492,727	494,125	360,741	356,436	0.52	43.24
Retained earnings	705,371	613,791	654,726	172,075	150,703	14.92	601.84
Accumulated other comprehensive income	-69,950	4,576	-6,181	-10,128	-8,341		
Other equity capital components	-107,150	-23,924	-67,035	-5,056	-1,843		
Total holding company equity capital	1,140,522	1,204,276	1,192,620	517,831	497,154	-5.29	161.76
Noncontrolling (minority) interest in subsidiaries	119	119	119	119	119	0.00	0.00
Total equity capital, including minority interest	1,140,641	1,204,395	1,192,739	517,950	497,273	-5.29	161.72
Total liabilities and capital	12,342,840	12,699,492	12,066,364	6,434,215	4,921,471	-2.81	192.39
Memoranda							
Non-interest-bearing deposits	3,839,724	3,689,072	3,920,423	2,472,727	1,518,958	4.08	231.20
Interest-bearing deposits	6,726,277	7,377,121	6,538,551	3,016,526	2,295,689	-8.82	253.96
Total deposits	10,566,001	11,066,193	10,458,974	5,489,253	3,814,647	-4.52	245.34
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,192,620	701,096	701,096	497,154	453,830		
Accounting restatements	0	1,686	1,686	-1,473	0		
Net income	73,016	30,244	103,996	42,042	51,691		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	1,318	3,138	6,880	8,906	4,794		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	40,292	14,818	60,273	7,814	1,512		
Changes incident to business combinations	0	491,210	491,210	0	0		
Less: Dividends declared	22,371	18,780	51,597	19,197	18,420		
Change in other comprehensive income	-63,769	10,500	-257	-1,787	6,771		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	-121	0	0		
Holding company equity capital, ending balance	1,140,522	1,204,276	1,192,620	517,831	497,154		

Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Real estate loans	70.40	38.78	96	64.63	36.32	93	68.78	36.25	95	48.86	48.33	54	61.96	52.67	72
Commercial and industrial loans	7.77	11.05	35	10.57	12.25	45	7.71	10.76	37	22.99	13.47	87	12.54	11.45	61
Loans to individuals	0.08	3.52	11	0.18	3.48	15	0.13	3.36	12	0.35	2.29	31	0.50	2.71	34
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.01	32	0	0.02	34	0	0	45	0	0	44
Agricultural loans.....	0	0.19	12	0	0.21	12	0	0.18	12	0	0.43	17	0	0.53	17
Other loans and leases.....	0.03	4.45	1	0	4.22	0	0	4.47	0	0	1.39	21	0	1.08	22
Net loans and leases.....	77.63	61.60	89	74.67	59.81	87	75.97	58.67	86	71.59	69.27	53	74.37	72.36	56
Debt securities over 1 year.....	12.44	19.46	28	9.55	17.61	18	14.07	19.46	32	7.07	13.53	19	12.99	13.66	48
Mutual funds and equity securities	0	0.05	12	0	0.06	14	0	0.06	13	0	0.05	22	0	0.06	18
Subtotal	90.08	82.34	88	84.23	78.32	72	90.04	79.22	91	78.65	83.47	22	87.36	86.76	46
Interest-bearing bank balances	1.62	4.59	24	8.84	9.11	52	2.74	8.50	16	11.95	6.78	79	0.80	2.97	24
Federal funds sold and reverse repos	0	0.58	25	0	0.52	28	0	0.54	28	0	0.02	38	0	0.03	36
Debt securities 1 year or less	0.42	1.68	24	0.38	1.53	22	0.37	1.56	24	1.27	2.03	47	2.69	2.10	70
Trading assets	0.76	0.55	79	0	0.60	18	0	0.49	19	0	0.04	38	0	0.03	38
Total earning assets.....	92.88	90.95	72	93.45	91.43	72	93.15	91.77	67	91.87	92.98	35	90.86	92.39	30
Non-interest cash and due from depository institutions.....	0.66	1.01	22	0.49	1.01	13	0.52	0.82	23	1.67	1.07	81	1.58	1.14	78
Other real estate owned.....	0	0.01	11	0	0.02	6	0	0.01	9	0	0.03	13	0	0.04	10
All other assets.....	6.47	7.97	28	6.07	7.50	31	6.33	7.35	36	6.46	5.87	62	7.56	6.41	65
Memoranda															
Short-term investments	2.05	7.68	15	9.22	12.01	42	3.11	11.47	12	13.22	9.38	74	3.49	5.36	40
U.S. Treasury securities.....	1.88	1.96	64	1.32	1.08	71	2.03	1.47	73	0	0.19	31	1.03	0.29	85
US agency securities (excluding mortgage-backed securities)	0.72	0.84	62	0.64	0.77	62	0.67	0.82	61	0	1.28	5	0.10	1.25	25
Municipal securities	0.28	1.75	32	0.33	1.72	32	0.32	1.73	31	1.02	2.96	38	1.54	2.58	45
Mortgage-backed securities	8.79	13.68	30	6.80	12.97	22	10.17	14.14	35	6.08	8.52	37	11.64	9.38	65
Asset-backed securities	0	0.68	21	0	0.38	26	0	0.50	24	0.37	0.35	79	0.48	0.30	82
Other debt securities	1.18	0.52	78	0.85	0.52	73	1.26	0.53	79	0.86	0.60	70	0.89	0.53	74
Loans held-for-sale.....	0	0.35	19	0.23	0.42	53	0.05	0.55	32	0.82	0.58	74	0.26	0.39	62
Loans held for investment	78.27	61.41	89	75.17	59.85	87	76.62	58.06	89	71.45	69.07	54	74.78	72.01	59
Real estate loans secured by 1–4 family	5.61	12.26	23	5.56	11.69	25	5.55	11.46	26	8.03	14.47	28	11.73	16.02	38
Revolving	0.50	1.49	26	0.54	1.45	28	0.54	1.42	29	1.04	1.79	39	1.46	2.24	44
Closed-end, secured by first liens	5.09	10.40	24	4.84	9.84	28	4.83	9.67	29	6.65	12.11	27	9.95	13.07	40
Closed-end, secured by junior liens	0.02	0.18	21	0.18	0.20	61	0.18	0.17	67	0.34	0.27	69	0.32	0.37	50
Commercial real estate loans	64.78	24.34	98	59.07	22.48	98	63.23	22.69	98	40.83	30.65	82	50.22	33.26	90
Construction and land development	2.04	3.75	37	2.29	3.35	39	2.67	3.34	46	1.33	4.32	12	2.01	5	19
Multifamily	29.61	3.69	97	27.66	3.31	97	27.82	3.57	96	13.99	5.03	89	16.51	4.76	91
Nonfarm nonresidential	33.14	15.50	93	29.12	14.81	93	32.73	14.57	96	25.51	19.97	75	31.70	21.85	85
Real estate loans secured by farmland	0.01	0.35	31	0	0.34	25	0	0.30	26	0.01	0.85	26	0.01	0.95	26

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)	1,368,650	1,420,485	1,272,018	953,237	786,526
Commit: Secured commercial real estate loans	584,619	311,730	370,650	221,046	146,082
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0				
Standby letters of credit	32,429	39,313	35,540	25,501	23,670
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	71,351	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	71,351	0	25,596	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	2,605,412				
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0				
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	11.09	24.48	9	11.19	22.45	9	10.54	22.78	10	14.82	16.09	43	15.98	16.97	46
Standby letters of credit	0.26	0.66	32	0.31	0.67	32	0.29	0.65	35	0.40	0.31	70	0.48	0.36	70
Commercial and similar letters of credit	0	0.02	21	0	0.02	19	0	0.02	20	0	0.01	37	0	0.01	36
Securities lent	0	0.09	42	0	0.12	41	0	0.10	41	0	0	49	0	0	49
Credit derivatives - notional amount (holding company as guarantor)	0.58	0.26	77	0	0.25	27	0	0.24	27	0	0	46	0	0	47
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.19	29	0	0.18	29	0	0	47	0	0	48
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0	0.18	34	0	0.18	34	0	0.02	46	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.58	0.17	84	0	0.14	35	0.21	0.13	80	0	0	46	0	0	47
Derivative contracts	21.11	44.65	57	0	49.75	1	0	46.30	1	0	3.72	32	0	2.95	31
Interest rate contracts	21.11	32.11	59	0	35.96	1	0	32.46	1	0	3.62	32	0	2.87	31
Interest rate futures and forward contracts	0	3.60	13	0	5.17	13	0	3.25	12	0	0.20	38	0	0.08	39
Written options contracts (interest rate)	0	1.58	10	0	1.82	9	0	1.41	8	0	0.24	37	0	0.13	36
Purchased options contracts (interest rate)	0	1.48	23	0	1.33	21	0	1.31	23	0	0.03	44	0	0.02	45
Interest rate swaps	21.11	21.90	65	0	20.67	4	0	20.49	4	0	2.58	34	0	2.19	34
Foreign exchange contracts	0	6.76	26	0	6.16	25	0	6.30	26	0	0	47	0	0	47
Futures and forward foreign exchange contracts	0	4.19	27	0	3.93	26	0	3.78	27	0	0	47	0	0	47
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	41	0	0.04	40	0	0	49	0	0	48
Purchased options contracts (foreign exchange)	0	0.05	40	0	0.04	41	0	0.04	40	0	0	49	0	0	48
Foreign exchange rate swaps	0	0.79	39	0	0.73	39	0	0.76	38	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0	1.19	35	0	0.86	34	0	0.92	34	0	0	48	0	0	48
Commodity and other futures and forward contracts	0	0.08	43	0	0.07	43	0	0.07	43	0	0	49	0	0	49
Written options contracts (commodity and other)	0	0.41	39	0	0.29	38	0	0.32	38	0	0	49	0	0	48
Purchased options contracts (commodity and other)	0	0.31	39	0	0.19	38	0	0.21	38	0	0	49	0	0	48
Commodity and other swaps	0	0.32	37	0	0.29	37	0	0.31	38	0	0	49	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	14.63	46.07	4	14.79	42.93	6	13.41	44.98	6	21.76	24.20	42	22.85	24.81	42

Derivative Instruments

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	2,605,412	0	0	0	0
Interest rate contracts	2,605,412	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	0	0	0	0	0
Written options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Purchased options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps	2,605,412	0	0	0	0
Held for trading.....	2,455,412	0	0	0	0
Interest rate contracts	2,455,412	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	150,000	0	0	0	0
Interest rate contracts	150,000	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	2,737,480	3,061,007	2,656,043	1,377,100	1,113,894
One year or less	0	24,305	0	100,000	50,000
Over 1 year to 5 years	911,842	913,142	739,113	181,938	244,341
Over 5 years	1,825,638	2,123,560	1,916,930	1,095,162	819,553
Gross negative fair value (absolute value)	93,216	0	0	0	0
Gross positive fair value.....	106,783	0	0	0	0
Held for trading.....	93,216	0	0	0	0
Non-traded.....	13,567	0	0	0	0
Current credit exposure on risk-based capital derivative contracts	106,783	45,439	44,550	49,606	13,909
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
	100	93.66	75		94.09			94.17			99.50			99.57	
Percent of Notional Amount															
Interest rate contracts	0	3.30	26		3.27			3.47			0.19			0.14	
Foreign exchange contracts	0	1.20	35		1.17			1.14			0			0.07	
Futures and forwards	0	9.78	8		12.57			11.16			15.03			14.06	
Written options	0	5.78	7		7.49			6.28			10.24			11.73	
Exchange-traded	0	0.15	42		0.11			0.12			0			0	
Over-the-counter	0	5.46	7		7.20			5.96			10.24			10.84	
Purchased options	0	3.69	21		3.44			3.27			2.13			2.45	
Exchange-traded	0	0.15	41		0.12			0.12			0			0	
Over-the-counter	0	3.17	21		3.04			2.87			2.13			2.28	
Swaps	100	74.97	95		71.23			74.26			71.83			64.61	
Held for trading	94.24	37.98	79		40.60			40.42			16.03			15.01	
Interest rate contracts	94.24	31.52	91		34.42			34.15			16.37			16.17	
Foreign exchange contracts	0	1.71	35		1.57			1.68			0			0.11	
Equity, commodity, and other contracts	0	0.58	40		0.58			0.60			0			0	
Non-traded	5.76	62.02	20		59.40			59.58			83.97			84.99	
Interest rate contracts	5.76	57.94	20		56.19			56.71			83.02			84.69	
Foreign exchange contracts	0	0.36	33		0.38			0.40			0			0.01	
Equity, commodity, and other contracts	0	0.10	38		0.13			0.09			0			0.01	
Derivative contracts (excluding futures and forex 14 days or less)	105.07	93.09	89		91.87			92.53			79.60			80.07	
One year or less	0	31.78	5		28.05			27.56			15.52			15.20	
Over 1 year to 5 years	35	24.76	68		26.03			27.01			19.75			22.92	
Over 5 years	70.07	27.14	89		30.08			29.89			32.47			34.12	
Gross negative fair value (absolute value)	3.58	1.56	94		1.25			0.98			2.84			1.30	
Gross positive fair value	4.10	1.74	90		1.68			1.34			2.25			1.14	
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.09	0.07	78	0	0.05	2	0	0.04	2	0	0.01	33	0	0	32
Gross positive fair value (X)	0.10	0.08	79	0	0.07	1	0	0.05	1	0	0.01	33	0	0	32
Held for trading (X)	0.09	0.06	84	0	0.05	21	0	0.04	22	0	0	44	0	0	44
Non-traded (X)	0.01	0.02	62	0	0.01	5	0	0.01	5	0	0	35	0	0	34
Current credit exposure (X)	0.10	0.04	84	0.04	0.05	62	0.04	0.04	72	0.12	0.02	93	0.03	0.01	89
Credit losses on derivative contracts	0	0	50	0	0	45	0	0	46	0	0	48	0	0	50
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	47	0	0	50	0	0	50
90+ days past due	0	0	47	0	0	46	0	0	47	0	0	50	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	1.06	0.54	83	0.50	0.63	58	0.46	0.46	69	1.20	0.27	89	0.36	0.10	86

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022		06/30/2021		12/31/2021		12/31/2020		12/31/2019						
Change: Allowance for Loan and Lease Losses excluding ATTR															
Beginning balance		83,853		41,462		41,462		32,786		31,418					
Gross losses		3,283		5,309		9,656		2,012		4,482					
Write-downs, transfers to loans held-for-sale		0		0		0		0		3,670					
Recoveries		144		117		380		301		150					
Net losses		3,139		5,192		9,276		1,711		4,332					
Provision for loan and lease losses		-1,288		11,531		6,212		11,500		5,700					
Adjustments		0		44,959		45,455		1,625		0					
Ending balance		79,426		92,760		83,853		44,200		32,786					
Memo: Allocated transfer risk reserve (ATTR)		0		0		0		0		0					
Analysis Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Provision for loan and lease losses / Average assets	-0.02	0.08	21	0.20	-0.14	96	0.05	-0.09	85	0.20	0.38	19	0.12	0.12	57
Provision for loan and lease losses / Average loans and leases	-0.03	0.14	24	0.24	-0.25	95	0.07	-0.16	83	0.26	0.53	15	0.17	0.16	60
Provision for loan and lease losses / Net loan and lease losses	-41.03	198.72	23	222.09	77.32	81	66.97	-105.48	74	672.12	672.96	63	131.58	142.73	52
Allowance for loan and lease losses / Total loans and leases not held for sale	0.82	1.17	18	0.97	1.39	21	0.91	1.23	23	0.96	1.35	10	0.89	0.94	46
Allowance for loan and lease losses / Total loans and leases	0.82	1.15	19	0.97	1.37	22	0.91	1.20	25	0.95	1.33	12	0.89	0.93	46
Allowance for loan and lease losses / Net loans and leases losses (X)	12.65	28.67	43	8.93	15.27	49	9.04	21.39	38	25.83	25.33	68	7.57	17.18	43
Allowance for loan and lease losses / Nonaccrual assets	218.80	413.77	31	198.26	318.67	35	208.04	364.13	31	199.44	336.78	41	192.72	315.75	51
ALLL / 90+ days past due + nonaccrual loans and leases	216.62	319.24	40	173.39	260.68	33	193.62	287.08	35	199.44	293.46	49	188.91	283.41	53
Gross loan and lease losses / Average loans and leases	0.07	0.16	38	0.11	0.22	33	0.10	0.19	35	0.05	0.16	20	0.13	0.16	48
Recoveries / Average loans and leases	0	0.07	4	0	0.08	4	0	0.08	7	0.01	0.04	14	0	0.05	8
Net losses / Average loans and leases	0.07	0.08	57	0.11	0.13	51	0.10	0.11	55	0.04	0.11	30	0.13	0.11	62
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	43	0	0	48	0.11	0	99
Recoveries / Prior year-end losses	1.49	23.25	3	5.82	16.12	17	18.89	34.67	27	6.72	42.12	8	5.28	41.80	5
Earnings coverage of net loan and lease losses (X)	32.01	-9.51	62	10.70	4.52	42	16.64	39.72	43	39.29	33.55	70	16.49	22.46	50
Net Loan and Lease Losses By Type	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Real estate loans	0	-0.01	56	0.02	0.03	65	0.04	0.02	75	0	0.04	29	0.12	0.02	91
Real estate loans secured by 1–4 family	0	-0.02	71	0.01	-0.01	76	-0.01	-0.02	53	0	0.01	41	-0.02	0.02	14
Revolving	0	-0.08	75	0.02	-0.05	78	-0.02	-0.07	49	0	0	33	-0.16	0.02	3
Closed-end	0	-0.02	70	0	-0.01	76	-0.01	-0.01	47	0	0.01	46	0	0.02	34
Commercial real estate loans	0	0	41	0.02	0.05	60	0.05	0.04	69	0	0.05	39	0.15	0.02	91
Construction and land development	0	-0.02	73	0	0	64	0	0	64	0	0	57	0	-0.02	62
1–4 family	0	0	60	0	0	57	0	0	57	0	0	50	0	0	54
Other	0	-0.01	71	0	-0.01	63	0	0	64	0	-0.01	59	0	-0.02	62
Multifamily	0	0	24	0.02	0.01	86	0.01	0.01	81	0	0	51	0	0	56
Nonfarm nonresidential	0	0	32	0.02	0.07	57	0.09	0.05	75	0	0.07	42	0.24	0.03	92
Owner-occupied	0	0	60	0	0.01	60	0	0.01	55	0	0.01	54	0.24	0.01	95
Other	0	0	23	0.02	0.06	65	0.09	0.04	81	0	0.04	40	0	0.01	41
Real estate loans secured by farmland	0	0	55	0	-0.01	58	0	0	54	0	0.01	44	0	0.01	45
Commercial and industrial loans	0.67	0.10	94	0.65	0.20	87	0.52	0.17	90	0.12	0.20	50	0.13	0.27	38
Loans to individuals	0.04	0.65	8	0.02	0.78	4	4.79	0.71	97	0.03	0.66	5	0	0.74	0
Credit card loans		1.99		0	2.18	8	105	1.84	98	0	1.71	15	0	1.89	14
Agricultural loans		0.01			0.03			0.02			0.01			0.02	
Loans to foreign governments and institutions		0			0			0							
Other loans and leases		0	0.14	31		0.08		0.10			0.44			0.14	

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022		06/30/2021		12/31/2021		12/31/2020		12/31/2019	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases.....		37,246		166,667		73,388		11,613		6,366
90+ days past due loans and leases		365		6,710		3,000		0		343
Nonaccrual loans and leases.....		36,301		46,787		40,307		22,162		17,012
Total past due and nonaccrual loans and leases.....		73,912		220,164		116,695		33,775		23,721
Restructured 30–89 days past due		0		0		0		871		0
Restructured 90+ days past due		0		0		0		0		0
Restructured nonaccrual		19,818		35		415		0		0
Total restructured loans and leases		19,818		35		415		871		0
30–89 days past due loans held for sale		0		8,160		0		0		0
90+ days past due loans held for sale		0		0		0		0		0
Nonaccrual loans held for sale		0		18,501		0		10,000		12,643
Total past due and nonaccrual loans held for sale.....		0		26,661		0		10,000		12,643
Restructured loans and leases in compliance		932		0		0		3,394		3,969
Other real estate owned.....		0		0		0		0		0
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual.....		0		0		0		0		0
Total other assets past due and nonaccrual.....		0		0		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases.....	0.39	0.32	67	1.74	0.27	96	0.79	0.32	87	0.25
90+ days past due loans and leases	0	0.09	33	0.07	0.10	68	0.03	0.10	54	0
Nonaccrual loans and leases.....	0.38	0.38	54	0.49	0.58	46	0.44	0.46	50	0.48
90+ days past due and nonaccrual loans and leases.....	0.38	0.53	40	0.56	0.73	46	0.47	0.62	41	0.48
30–89 days past due restructured.....	0	0.01	18	0	0.01	19	0	0.01	21	0.02
90+ days past due restructured	0	0	31	0	0	30	0	0	30	0
Nonaccrual restructured.....	0.21	0.09	83	0	0.12	4	0	0.10	10	0
30–89 days past due loans held for sale	0	0	40	0.09	0	96	0	0	40	0
90+ days past due loans held for sale.....	0	0	42	0	0	42	0	0	41	0
Nonaccrual loans held for sale	0	0	40	0.19	0	97	0	0	40	0.22
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.39	0.32	67	1.74	0.27	96	0.79	0.32	87	0.25
90+ days past due assets	0	0.10	30	0.07	0.10	68	0.03	0.10	54	0
Nonaccrual assets	0.38	0.39	54	0.49	0.59	46	0.44	0.47	50	0.48
30+ days past due and nonaccrual assets	0.77	0.88	54	2.30	1.04	90	1.26	0.97	73	0.73
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.30	0.32	60	0.42	0.43	56	0.36	0.36	60	0.34
90+ days past due and nonaccrual assets + other real estate owned	0.30	0.34	57	0.42	0.46	52	0.36	0.37	58	0.34
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.30	0.38	47	0.37	0.52	35	0.33	0.41	48	0.41
Allowance for loan and lease losses	46.88	57.44	48	50.44	67.93	40	48.07	62.64	45	59.79
Equity capital + allowance for loan and lease losses	3.05	3.52	50	3.61	4.43	42	3.16	3.60	47	4.70
Tier 1 capital + allowance for loan and lease losses	3.30	3.97	51	4.14	5.28	40	3.60	4.30	47	5.64
Loans and leases + other real estate owned	0.39	0.63	36	0.49	0.88	30	0.44	0.71	33	0.57

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.27	0.26	61	2.02	0.24	98	0.75	0.26	93	0.24	0.25	57	0.18	0.28	40
	90+ days past due		0	0.11	42	0.06	0.12	68	0.02	0.12	58	0	0.04	25	0.01	0.03	58
	Nonaccrual.....		0.10	0.45	12	0.40	0.65	34	0.15	0.52	19	0.66	0.63	58	0.54	0.45	67
Commercial and industrial	30–89 days past due		1.34	0.28	95	0.07	0.17	27	1.16	0.24	96	0.28	0.15	77	0.13	0.22	44
	90+ days past due		0	0.03	41	0.11	0.02	93	0.11	0.04	88	0	0.02	31	0	0.02	30
	Nonaccrual.....		2.86	0.46	98	1.05	0.64	77	2.93	0.57	96	0.09	0.61	20	0.09	0.74	14
Individuals	30–89 days past due		9.92	0.70	99	0.04	0.55	15	0.66	0.63	58	0.46	0.52	54	0.51	0.60	47
	90+ days past due		0	0.07	19	0	0.07	18	0	0.09	17	0	0.02	30	0	0.02	31
	Nonaccrual.....		1.30	0.18	95	0.40	0.18	81	2.26	0.17	96	0.67	0.14	94	0.12	0.12	63
Depository institution loans	30–89 days past due			0.01			0			0.01			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.01			0			0			0			0	
Agricultural	30–89 days past due			0.10			0.16			0.07			0.07			0.10	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.36			0.69			0.70			0.57			0.80	
Foreign governments	30–89 days past due			0			0.01			0.50							
	90+ days past due			0			0			0							
	Nonaccrual.....			0.18			0.04			0.15							
Other loans and leases	30–89 days past due		0	0.11	20		0.11			0.12			0.67			0.28	
	90+ days past due		0	0.01	33		0.01			0.01			0			0	
	Nonaccrual.....		0	0.07	23		0.13			0.09			0.10			0.04	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	388,532	469,219	427,506	355,884	354,792										
Retained earnings	705,371	613,791	654,726	175,997	150,703										
Accumulated other comprehensive income (AOCI)	-69,950	4,576	-6,181	-10,128	-8,341										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	1,023,953	1,087,586	1,076,051	521,753	497,154										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	161,056	162,271	161,567	107,228	107,695										
Accumulated other comprehensive income-related adjustments	-69,949	4,576	-6,181	-10,128	-8,341										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	932,846	920,739	920,665	424,653	397,800										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	932,846	920,739	920,665	424,653	397,800										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	116,569	116,569	116,569	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	116,569	116,569	116,569	0	0										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	116,569	116,569	116,569	0	0										
Tier 1 Capital															
Tier 2 Capital															
Tier 2 capital instruments and related surplus	200,000	187,000	179,000	72,000	80,000										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	83,969	98,058	88,656	41,012	33,062										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	283,969	285,058	267,656	113,012	113,062										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	283,969	285,058	267,656	113,012	113,062										
Exited advanced approach tier 2 capital															
Total capital	1,333,384	1,322,366	1,304,890	537,665	510,862										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	12,204,779	12,748,592	12,420,758	6,336,146	4,785,573										
Less: Deductions from common equity tier 1 capital	161,056	162,271	161,567	107,228	107,695										
Less: Other deductions	-1,219	-4,603	-1,305	-8,640	-6,775										
Total assets for leverage ratio	12,044,942	12,590,924	12,260,496	6,237,558	4,684,653										
Total risk-weighted assets	10,055,267	9,149,486	9,704,448	4,121,749	3,913,808										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	9.28	11.85	12	10.06	12.66	11	9.49	12.37	8	10.30	10.91	24	10.16	12.50	13
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0	50	0	0	50
Tier 1 capital, column A	10.44	12.53	16	11.34	13.44	12	10.69	13.11	9	10.30	11.60	16	10.16	13.19	6
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0	50	0	0	50
Total capital, column A	13.26	14.37	35	14.45	15.42	36	13.45	14.91	24	13.04	13.45	24	13.05	14.63	25
Total capital, column B	0	0.34	46	0	0.37	46	0	0.37	46	0	0	50	0	0	50
Tier 1 leverage	8.71	9.08	39	8.24	9.11	25	8.46	8.98	34	6.81	9.65	2	8.49	10.39	10
Supplementary leverage ratio, advanced approaches HCs							6.95		6.71						

Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0				
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	13,116	4,050	14,085	9,976	9,628
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	13,116	4,050	14,085	9,976	9,628
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0
Analysis Ratios					
Yield: Foreign loans	0.77	0.64	0.66	0.05	0
Cost: Interest-bearing deposits.....	0.25	0.12	0.14	1.24	2.53
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans	0.37	0.26	0.20		
Commercial and industrial loans	0.61	1.03	0.79		2.35
Foreign governments and institutions	0	0	0		
Growth Rates					
Net loans and leases.....	11.61	-1.19	6.83	5,672.05	-47.91
Total selected assets.....	223.85	18.50	91	3.19	7
Deposits	-4.80		9.07	41.19	9.48
				83	3.61
				6.04	60
				5.58	-25.04
				2.53	76

Servicing, Securitization and Asset Sale Activities—Part 1

	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Activity								
Securitization activities.....		97,282	0	0	0	0	0	
1–4 family residential loans.....		0						
Home equity lines.....		0						
Credit card receivables.....		0						
Auto loans.....		0						
Commercial and industrial loans.....		0						
All other loans and leases.....		97,282	0	0	0	0	0	
Retained credit exposure.....		28,019	0	0	0	0	0	
1–4 family residential loans.....		0	0	0	0	0	0	
Home equity lines.....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans.....		0	0	0	0	0	0	
All other loans and leases.....		28,019	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0.79	0	0	0	0	0	
1–4 family residential loans.....		0	0	0	0	0	0	
Home equity lines.....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0.79	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans		6.46						
Home equity lines		0.63						
Credit card receivables.....		0						
Auto loans and other consumer loans.....		0.01						
Commercial and industrial loans		9.82						
All other loans and leases.....		83.08						

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....	28.80					
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....	28.80					
Unused commitments to provide liquidity (servicer advance).....		0				
Seller's interest carried as securities and loans		0				
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	2.67	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	2.67	0	0	0	0	
Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0					
Home equity lines.....	0	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0	0
Auto loans	0					
Commcial and industrial loans	0	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0	0
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0					
Home equity lines.....	0	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0	0
Auto loans	0					
Commercial and industrial loans	0	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0	0
Total 90+ days past due securitized assets	0	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0	0
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	0
Home equity lines.....	0	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0	0
Auto loans	0	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0				
Total 30–89 days past due securitized assets	0				
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases	0				
Total 90+ days past due securitized assets	0				
Total past due securitized assets percent of securitized assets	0				
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0				
Total net losses on securitized assets	0				
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0				
Home equity lines	0.69				
Credit card receivables					
Commercial and industrial loans	1.34				
All other loans and leases	0.30				
Total managed loans past due 30–89 days	0.38				
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.05				
Home equity lines	0				
Credit card receivables					
Commercial and industrial loans	0				
All other loans and leases	0				
Total managed loans past due 90+ days	0				
Total Past Due Managed Assets	0.39				
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0				
Home equity lines	0				
Credit card receivables					
Commercial and industrial loans	0.67				
All other loans and leases	0				
Net Losses on Managed Assets Percent of Total Managed Assets	0.06				

Parent Company Income Statement

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	55,000	0	20,000	26,500	24,500		
Dividends	55,000	0	20,000	26,500	24,500		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	55,000	0	20,000	26,500	24,500		
Securities gains (losses)	0	131	131	0	0	-100.00	
Other operating income	98	2	101	0	0	4800.00	
Total operating income	55,098	133	20,232	26,500	24,500	41327.07	
Operating Expenses							
Personnel expenses	0	0	0	0	0		
Interest expense	5,510	4,113	8,523	4,401	4,539	33.97	142.73
Other expenses	1,290	3,706	4,361	252	104	-65.19	940.32
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	6,800	7,819	12,884	4,653	4,643	-13.03	184.04
Income (loss) before taxes	48,298	-7,686	7,348	21,847	19,857		
Applicable income taxes (credit)	-1,930	-2,905	-4,051	-1,280	-994		
Extraordinary items							
Income before undistributed income of subsidiaries	50,228	-4,781	11,399	23,127	20,851		
Equity in undistributed income of subsidiaries	22,788	35,025	92,597	18,915	30,840	-34.94	17.14
Bank subsidiaries	22,788	35,025	92,597	18,915	30,840	-34.94	17.14
Nonbank subsidiaries	0	0	0	0	0		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	73,016	30,244	103,996	42,042	51,691	141.42	305.37
Memoranda							
Bank net income	77,788	35,025	112,597	45,415	55,340	122.09	299.88
Nonbank net income	0	0	0	0	0		
Subsidiary holding companies' net income	0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		1,328,153	98.22	1,316,972	93.72	1,366,796	97.52	596,703	573,410	0.85	167.16
Common and preferred stock		1,328,153	98.22	1,316,972	93.72	1,366,796	97.52	596,703	573,410	0.85	167.16
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		2,850	0.21	3,000	0.21	3,068	0.22	0	0	-5.00	
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		14,784	1.09	77,159	5.49	25,271	1.80	280	3,663	-80.84	-18.29
Cash and due from unrelated depository institution		1,617	0.12	1,163	0.08	2,093	0.15	0	0	39.04	
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	
Intangible assets		4,129	0.31	4,129	0.29	4,129	0.29	0	0	0.00	
Other assets		743	0.05	2,755	0.20	156	0.01	554	174	-73.03	364.38
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		1,352,276	100.00	1,405,178	100.00	1,401,513	100.00	597,537	577,247	-3.76	162.38
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures		200,327	14.81	197,188	14.03	197,096	14.06	79,059	78,920	1.59	154.96
Other liabilities		11,427	0.85	3,835	0.27	11,797	0.84	647	1,173	197.97	920.27
Balance due to subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total liabilities		211,754	15.66	201,023	14.31	208,893	14.90	79,706	80,093	5.34	165.72
Equity Capital		1,140,522	84.34	1,204,155	85.69	1,192,620	85.10	517,831	497,154	-5.28	161.76
Perpetual preferred stock (income surplus)		116,569	8.62	116,569	8.30	116,569	8.32	0	0	0.00	
Common stock		416	0.03	416	0.03	416	0.03	199	199	0.00	111.17
Common surplus		495,266	36.62	492,727	35.07	494,125	35.26	360,741	356,436	0.52	43.24
Retained earnings		705,371	52.16	613,791	43.68	654,726	46.72	172,075	150,703	14.92	601.84
Accumulated other comprehensive income		-69,950	-5.17	4,576	0.33	-6,181	-0.44	-10,128	-8,341		
Other equity capital components		-107,150	-7.92	-23,924	-1.70	-67,035	-4.78	-5,056	-1,843		
Total liabilities and equity capital		1,352,276	100.00	1,405,178	100.00	1,401,513	100.00	597,537	577,247	-3.76	162.38
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		0	0	0	0	0	0	0	0	0	
Notes payable to subsidiaries that issued TPS		0	0	0	0	0	0	0	0	0	
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

